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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/086,793	
	Filing Date	March 1, 2002	
	First Named Inventor	Paul Turgeon	
	Art Unit	Not yet known	
	Examiner Name	Not yet assigned	
Total Number of Pages in This Submission	4	Attorney Docket Number	40048-000110US

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ENCLOSURES (Check all that apply)		
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Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm or Individual	Townsend and Townsend and Crew LLP Patrick M. Boucher	Reg. No. 44,037
Signature		
Date	March 17, 2004	

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Typed or printed name	Jennifer Dolan		
Signature		Date	March 17, 2004

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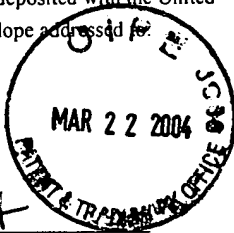
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PATENT
Attorney Docket No.: 040048-000110US

On

March 17, 2004



TOWNSEND and TOWNSEND and CREW LLP

By:

Jennifer Dolan

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of:

Paul Turgeon

Application No.: 10/086,793

Filed: March 1, 2002

For: SYSTEM AND METHOD FOR
PERFORMING SECURE REMOTE
REAL-TIME FINANCIAL
TRANSACTIONS OVER A PUBLIC
COMMUNICATIONS
INFRASTRUCTURE WITH STRONG
AUTHENTICATION

Examiner: Not yet assigned

Art Unit:

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

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Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Also enclosed is a copy of the Search/Examination report corresponding to the PCT application.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Patrick M. Boucher
Reg. No. 44,037

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60167810 v1



Substitute for form 1449B/PTO		Complete if Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/086,793		
		Filing Date	03/01/2002		
		First Named Inventor	Paul Turgeon		
		Art Unit			
		Examiner Name			
Sheet	3	of		Attorney Docket Number	040048-000110US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-6,505,178	01/07/2003	Flenley	
	AB	US-6,526,489	02/25/2003	Kikuchi et al.	
	AC	US-6,553,492	04/22/2003	Hosoe	
	AD	US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.